

**UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA  
PHILADELPHIA DIVISION**

<b>In Re:</b> RASHIDA PATIENCE KHADRI J. ABDUS-SABOOR Debtor(s) SELECT PORTFOLIO SERVICING, INC., AS SERVICER FOR DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE, IN TRUST FOR THE REGISTERED HOLDERS OF MORGAN STANLEY ABS CAPITAL I INC. TRUST 2006-HE8, MORTGAGE PASS- THROUGH CERTIFICATES, SERIES 2006 HE8 Movant v. RASHIDA PATIENCE KHADRI J. ABDUS-SABOOR Debtor(s) KENNETH E. WEST Trustee Respondent(s)	Chapter 13  Case Number: 24-14433-amc
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**MOTION FOR RELIEF FROM AUTOMATIC STAY WITH RESPECT TO PROPERTY: 437 E  
MOUNT PLEASANT AVE, PHILADELPHIA, PA 19119**

Deutsche Bank National Trust Company, as Trustee, in trust for the registered holders of Morgan Stanley ABS Capital I Inc. Trust 2006-HE8, Mortgage Pass-Through Certificates, Series 2006 HE8, through its Counsel, Stern & Eisenberg PC, respectfully requests the Court grant its Motion for Relief and in support thereof respectfully represents as follows:

1. Movant is Deutsche Bank National Trust Company, as Trustee, in trust for the registered holders of Morgan Stanley ABS Capital I Inc. Trust 2006-HE8, Mortgage Pass-Through Certificates, Series 2006 HE8 (hereafter referred to as “Movant”).
2. Debtor(s), Khadri J. Abdus-Saboor and Rashida Patience (hereinafter, “Debtor(s)”), is/are, upon information and belief, adult individual(s) whose last-known address is 437 E Mount Pleasant Ave, Philadelphia, PA 19119.
3. On July 18, 2006, Khadri Abdus-Saboor a/k/a Khadri Saboor and Rashida Patience a/k/a Rhasida Patience, executed and delivered a Note in the principal sum of \$497,000.00 to Decision One Mortgage Company, LLC. A copy of the Note is attached as Exhibit “A” and is hereby incorporated by reference.
4. As security for the repayment of the Note, Khadri Abdus-Saboor and Rashida Patience, executed and delivered a Mortgage to Mortgage Electronic Registration Systems Inc., as Nominee for Decision One Mortgage Company, LLC. . The Mortgage was duly recorded in the

Office of the Recorder of Deeds in and for Philadelphia County on August 1, 2006 as Instrument 51499260. A copy of the Mortgage is attached as Exhibit “B” and is hereby incorporated by reference.

5. The Mortgage encumbers Debtor’s real property located at 437 E Mount Pleasant Ave, Philadelphia, PA 19119.
6. By assignment of mortgage, the loan was ultimately assigned to Deutsche Bank National Trust Company, as Trustee, in trust for the registered holders of Morgan Stanley ABS Capital I Inc. Trust 2006-HE8, Mortgage Pass-Through Certificates, Series 2006 HE8. A true and correct copy of the assignment is attached as Exhibit “C” and is hereby incorporated by reference.
7. Debtor(s) filed the instant Chapter 13 Bankruptcy on December 12, 2024 and, as a result, any state court proceedings were stayed.
8. It is believed and therefore averred that Debtor(s) filed the instant bankruptcy as an additional delay in order to prevent Movant from proceeding with the state court proceedings or otherwise institute proceedings as allowed under the Mortgage.
9. Debtor’s mortgage loan is in default and is currently due for the June 1, 2025 payment and each subsequent payment through the date of the motion. Debtor(s) has/have failed to make the following post-petition payments to Movant:

**POST-PETITION PAYMENTS IN DEFAULT**

Monthly Payments in Default	06/01/2025 to 08/01/2025
Monthly payments (\$4,144.28 x 3)	\$12,432.84
Suspense Balance	(\$46.04)
Total Amounts Due as of August 4, 2025:	\$12,386.80

10. In addition, Movant has incurred counsel fees and costs in association with Debtor's default and this motion.
11. As a result of the Debtor's default and failure to make payments or to otherwise adequately provide for Movant in the bankruptcy filing, Movant is not adequately protected and is entitled to relief.
12. Further, the Debtor's Schedule D indicates a valuation of the property in the amount of \$1,005,760.00, with Movant's first lien against the property in the amount of \$997,007.79. Accordingly, there is little to no equity in the Property and the property is not necessary for an effective reorganization. A copy of the Debtor's Schedule D is attached as Exhibit “D” and incorporated herein by reference.
13. To the extent the Court does not find that relief is appropriate, then Movant requests that the stay be conditioned such that in the event the Debtor(s) fall(s) behind on post-petition payments or trustee payments that Movant may receive relief upon default by the Debtor(s) of the terms of the conditional order.

14. Movant requests that the stay of Bankruptcy Rule 4001(a)(3) be waived.

WHEREFORE, Movant, Deutsche Bank National Trust Company, as Trustee, in trust for the registered holders of Morgan Stanley ABS Capital I Inc. Trust 2006-HE8, Mortgage Pass-Through Certificates, Series 2006 HE8, respectfully requests this Court to grant the appropriate relief under 11 U.S.C. §362 from the automatic stay as set forth in the proposed order together with waiver of Bankruptcy Rule 4001(a)(3).

Respectfully Submitted:

Stern & Eisenberg, PC

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